



For Your

Benefit

State of Michigan Employees

Volumes 3 & 4 2005

Swatting the flu bug this winter

Flu vaccinations are expected to be in plentiful supply this winter, without the major delays and long lines of last year. While receiving a flu shot is the best way to protect yourself, the following common sense approaches from the Centers for Disease Control and Prevention should be observed to prevent or cope with the flu.

The first action is following your mother's advice — always cover your mouth with a tissue if you sneeze or cough. Since the flu is spread from person to person in respiratory droplets of coughs and sneezes, it is very important to cover your coughs and sneezes with a tissue to avoid spreading germs.

Another suggestion is to avoid touching your eyes, nose and mouth. Germs are often spread when a person touches something contaminated with germs, then touches his or her eyes, nose or mouth. Some viruses and bacteria can live for as long as 20 minutes to two hours or more on surfaces such as cafeteria tables, door knobs and desks.

Keeping your hands clean is equally important. The CDC recommends washing your hands with soap and warm water for 15 to 20 seconds. When soap and water are not available, alcohol-based disposable hand wipes or gel sanitizers should be used. The alcohol in both products kills germs on your hands.

The other action is to avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from catching the flu.

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**Blue Cross
Blue Shield
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*This issue provides a variety of timely information related
to your health care benefits and your health care needs.*



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Other good habits, such as engaging in physical activity, getting plenty of sleep, managing stress, drinking water and eating proper food, can help you stay healthy during the flu season and all year long.

If you do contract the flu, the CDC recommends that, if possible, you stay home from work, school and errands. It's best to rest, drink plenty of liquids and avoid using alcohol and tobacco. Additionally, over-the-counter medications are available to relieve symptoms of the flu, but antibiotics won't help fight a virus.

According to the CDC, 5 to 20 percent of the U.S. population is stricken with the flu each year, with more than 200,000 people hospitalized for flu complications.

If you have questions about your health in general, specific conditions about influenza or other health concerns, call BlueHealthConnection® at 1-800-775-BLUE (2583) to talk with our registered nurse health coaches.

Flu season is rapidly approaching. Nearly everyone has had the flu at one time or another, but even though it's such a common illness, plenty of myths about it exist. We'll try to clear up a few of those:

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MYTHS about the flu

Myth 1: The flu is just a nuisance; it's not a serious illness

Unfortunately, flu is a major cause of illness and death in the United States. In fact, each year the flu causes an average of 20,000 deaths and 114,000 hospitalizations.

Myth 2: Flu shots cause the flu

The flu vaccine is made from dead flu viruses, which cannot cause the flu.

Myth 3: Flu shots don't work

They work, but the vaccine does not provide 100 percent protection. However, studies have shown the flu vaccine to be 70 to 90 percent effective in preventing the flu in healthy young adults, and it is effective in reducing hospitalizations and death from the flu for the elderly.

Myth 4: You don't need to get a flu shot every year

Because flu viruses are changing constantly, the vaccine is changed every year. The flu shot you get one year may not be effective the next year.

Avian flu: why you should be concerned

Some questions and answers about a possible outbreak of avian flu: (Source: King County Department of Public Health, Seattle, Washington)

Q: Why does the current bird flu outbreak in Asia pose a risk of causing a pandemic outbreak in humans?

A: The current bird flu outbreak in Asia is caused by a type of influenza A virus called "H5N1." The H5N1 outbreak among domestic chickens and ducks in Asia is widespread and uncontrolled. Human infections and deaths due to the avian H5N1 virus have occurred, although the virus has at this time not developed the ability to pass easily from person to person and cause outbreaks in humans.

Q: Why is a pandemic influenza so serious?

A: Since most people have no immunity to a newly discovered virus, large numbers of people around the world can potentially be infected. If the pandemic virus causes severe disease, many people may develop serious illnesses.

Once a pandemic virus develops, it can spread rapidly causing outbreaks around the world. The Centers for Disease Control and Prevention predicts that as much as 25 to 30 percent of the US population could be affected if a pandemic breaks out.

Q: Can pandemic flu be prevented?

It is not possible to prevent or stop a pandemic once it begins. A person infected with influenza virus can be contagious for 24 hours before the onset of symptoms and for seven days thereafter, making it extremely easy for the virus to spread rapidly to large numbers of people.

Although the federal government is stockpiling medical supplies and antiviral drugs, no country in the world has enough antiviral drugs to protect all their citizens.

Other strategies for slowing the spread of a severe influenza outbreak could include temporarily closing schools, sports arenas, theaters, restaurants, taverns and other public facilities and gathering places.

There currently is no vaccine to protect humans against a pandemic influenza virus because the pandemic virus has not yet fully developed. However, vaccine development efforts are under way to protect humans against a pandemic influenza virus that might develop from the current bird flu virus in Asia.

Q: What are the symptoms of bird flu in humans?

A: The reported symptoms of bird flu in humans have ranged from typical influenza-like symptoms (fever, cough, sore throat and muscle aches) to eye infections (conjunctivitis), pneumonia, acute respiratory distress, viral pneumonia and other severe and life-threatening complications.

Q: How is pandemic influenza spread?

A: Just like "normal" flu strains, pandemic influenza would be spread from person to person mostly through "respiratory secretions," the same way seasonal influenza viruses and other common respiratory infections are spread. Respiratory secretions are virus-containing droplets (such as spit or mucous) that are spread when infected persons cough or sneeze. These droplets can then land on the surfaces of the mouth, nose, and throat of persons who are near the ill person. The virus may also be spread through contact with the infectious respiratory secretions on the hands of an infected person and other objects and surfaces.

Q: Will the regular seasonal flu shot provide any protection against a pandemic influenza virus?

A: Most likely no, although the regular flu shot will protect you against the influenza viruses that are presently circulating.

Q: If I feel like I have the flu, should I ask my doctor to perform any test for the bird flu virus?

A: Only if you have a recently returned from travel to an area where bird flu is present. Depending on your symptoms, dates of travel and activities, additional testing might be recommended. Let your healthcare provider know about your travel history and if you had contact with poultry or bird markets.

Q: Is it safe to eat chicken, poultry and eggs?

A: Yes, eating properly cooked poultry, as well as eggs, is safe. The U.S. government has banned imported poultry from countries affected by bird flu. At the present time, bird flu is not present in the U.S.

For protection against many types of food-borne diseases, such as Salmonella, all poultry should be cooked to 165° F or hotter. Cooking also destroys flu viruses.

Going on vacation? The Blues travel with you

As a Blues member, your ID card will help you enjoy the same great benefits that you enjoy when you are home in Michigan, at a winter home or while traveling around the world. The BlueCard Program gives you access to doctors and hospitals almost everywhere, offering you the peace of mind that you'll be able to receive the health care you need.

With your BCBSM ID card in hand, you can locate doctors and hospitals wherever you go by doing the following:

Visit the BlueCard Doctor and Hospital Finder at www.BCBS.com to locate doctors and hospitals along with maps and directions to find them.

or

Call BlueCard Access at 1-800-810-BLUE (2583) for the names and addresses of doctors and hospitals in the area where you or other contract members need care.

In most cases, when you travel or live outside your normal service area, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered services, you should not have to pay any amount above these negotiated rates.

After you receive care, in most cases, you should:

- Not have to complete any claim forms
- Not have to pay upfront for medical services other than the usual out-of-pocket expenses
- Receive an explanation of benefits from BCBSM

If you need emergency service, no matter where you are — in the United States or in another country — you are always covered. Go directly to the nearest hospital emergency room or call 911.



We're helping you become better informed



We're committed to helping you make informed health care decisions by arranging for you to have access to Healthcare Advisor™.

The Healthcare Advisor offers a suite of Web-based, decision-making support resources to help you estimate and manage your family's health expenses, review and compare physicians and hospitals and more. The service became available on Sept. 1, 2005.

The Healthcare Advisor offers the following:

PharmaAdvisor™ – You can obtain clinical and cost information about drugs, which will enable you to make

the best possible choice. You can research and compare drug treatment options for selected conditions, examine drugs used to treat a number of commonly occurring conditions, get information about a specific drug and check the medications you are taking, or considering, for possible interactions.

Physician Selection Advisor™ – Enables you to feel more secure by selecting a physician using the criteria most important to you. Whether it's hospital affiliation, years of practice, location or specialty, you can view fair, unbiased and accurate information about any physician based on your criteria choices. You can also view

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physician profiles and create physician comparison reports. This resource also provides a link to the Blue Cross Blue Shield provider directory search, allowing you to ensure that the doctor of your choice participates in our provider network.

Hospital Advisor™ – Helps you find and compare hospitals using the factors you select. You can search for the hospital that best meets your needs based on a variety of criteria including experience with the type of treatment, location, complication and infection rates and patient volumes. This resource also provides a convenient link to the Blue Cross Blue Shield provider directory search, allowing you to make sure the hospital of your choice participates in our provider network.

Treatment Cost Advisor™ – Allows you to research the cost of common health care services. It enables you to estimate in- and out-of-network costs for the services you need, which allows you to budget your resources and plan for the future.

Coverage Advisor™ – Gives you information about common health care plan offerings, helps you consider the health care services you and your family are likely to need, estimate the costs for those services and forecast out-of-pocket costs under various scenarios.

This is one in a series of new and improved online services for our members. Look for the Blues to continue to expand our Web capabilities in the near future.



To access the Healthcare Advisor via the Internet, go to www.bcbsm.com and follow these steps:

- Click on "I am a Member"
- Under the Member Services column on the left, click on Managing Your Health
- Click on Online Health Resources
- Click on TRY IT NOW and log in to Member Secured Services



Active benefit changes effective Jan. 1

The following changes for State of Michigan active members are effective Jan. 1, 2006 (these changes do not apply to members of the Michigan State Police Troopers Association):

Preventive services — Maximum will increase from \$750 to \$1,500 per person on the contract.

Colonoscopies — The cost for a colonoscopy will not be applied toward the calendar-year maximum. These services will be covered at 100 percent in-network with no deductible and at 90 percent out-of-network after the deductible is applied. (Currently in effect for members of the Michigan State Police Troopers Association)

Physical, occupational and speech therapy — The number of visits will increase to a combined maximum of 90 per calendar year from the present 60 combined visits per calendar year.

Childhood immunizations — The cost for childhood immunizations will not be applied toward the calendar year maximum. These services will be covered at 100 percent in-network with no deductible and at 90 percent out-of-network after the deductible is applied. (Currently in effect for members of the Michigan State Police Troopers Association)

COB enhancements improve efficiency, accuracy

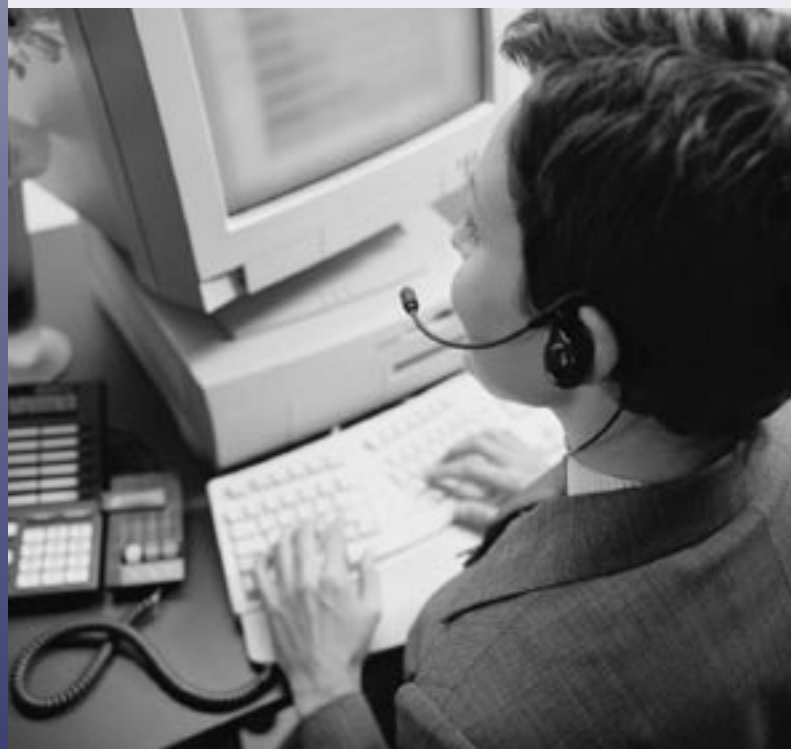
We expect improved accuracy and better payment when our new, more efficient coordination of benefit system goes on line in the near future.

Coordination of Benefits is the process by which we determine the proper amounts for each health plan to pay when members are covered by more than one group health plan.

COB ensures that you receive the maximum benefits allowed under each plan and that each plan pays only its share of covered services.

The new system will benefit you as a result of:

- Improved accuracy of claims processing due to earlier benefit coordination
- Improved tracking and processing capabilities for dual coverage contracts, ensuring the primary group coverage pays first and the secondary group contract pays second
- Recognition of more possible combinations of coverage programs as COB eligible



Reminder: De-identified ID card project has until Jan. 1

Although we have already sent out most of the new BCBSM ID cards with de-identified contract numbers, please note that we have until the end of 2005 to meet state and federal regulations.

This project is part of our efforts to protect member privacy and meet legislative requirements by replacing Social Security numbers with assigned contract numbers on Blue ID cards and all member correspondence.

We began that process on June 1, 2005, and are on target to complete the project by the end of December.

By removing Social Security numbers, we are not only taking a major step to enhance privacy and security for our members and customers but we're doing it in the most cost-effective way.

Bone density tests are not a covered benefit

While the Creyts Road Family Health Center offers bone density tests, this is not a covered benefit for State of Michigan employees and retirees who have the State Health Plan PPO. An article in the last issue of *For Your Benefit* (Volume 2, 2005) led some members of the State Health Plan PPO to believe these tests were covered. We apologize for any confusion.

Had a checkup lately? You should.

Feel fine? Too busy? Your body may be busy, too — quietly dealing with high blood pressure or fighting off a heart attack — and you won't even know it until it becomes critical.

That's why you need regular checkups. Health exams can lead to diagnosing diseases in their earlier, more treatable stages. This is true if you are young or old, male or female, active or sedentary. Your need for certain screenings change as you age. You may need them more often — or at a younger age — if you have risk factors for a disease. For instance, obesity is a major risk factor for diabetes, certain cancers and other health problems.

What you don't know can hurt you

Many diseases have no symptoms and remain undetected for years. As many as one-third of those

with diabetes don't know they have it until it is diagnosed by a doctor. It can run unchecked for years, hurting the body in many ways — increasing risks for eye disease, amputation, kidney disease and many other conditions. Screenings for diabetes can reduce the damage it does to the body. The same is true of undetected high blood pressure. With every beat of the heart, high blood pressure damages organs and increases the risk for heart attack.

Depending on screening results, you can change your lifestyle habits. For instance, if your doctor says you are pre-diabetic — a condition of high blood sugar that

isn't high enough to be considered diabetes, you can make changes to help ward off full-blown diabetes.

Suggested screenings

What screenings do you need?

Talk to your doctor. Go to www.bcbsm.com and take the online Health Risk Appraisal BlueHealthConnection to pinpoint your trouble spots.

Not everyone has the same risks or needs. We've listed some guidelines from the U.S. Preventive Services Task Force to help you and your doctor decide when or if you should be screened.

Young or old, male or female, active or sedentary; health exams can lead to diagnosing diseases in their earlier, more treatable stages.



Preventive services guidelines

General	
Screening	How often?
Blood pressure	Adults 18 and older at least every 2 years.
Cholesterol	Every 5 years starting at age 20. More often if you have risk factors such as diabetes.
Colon cancer	Starting at age 50 if you have an average risk. With family history or inflammatory bowel disease, may be needed more often.
Skin exams	Self exams at least yearly. Talk to your doctor about screening, particularly if you are fair-skinned or spend a lot of time outside.
Diabetes	Starting at age 45 — every 3 years. Earlier and more often for those with risk factors (overweight, racial minority, family history or high blood pressure).
Women	
Mammograms	With or without breast exam — every 1 – 2 years for women 40 and older.
Pap smear	Within 3 years of start of sexual activity or age 21 (whichever comes first), and screening at least every 3 years.
Osteoporosis	Age 65 and older — should be screened routinely. Age 60 with risk factors (such as small frame), may need sooner.
Men	
Prostate cancer	If you are 50 The American Cancer Society suggests yearly digital rectal exam and prostate-specific antigen test.
Testicular cancer	Whenever you get a physical, which should be yearly if you are 50 or older.

State Health Plan PPO Contact Information

Calling

(For benefit information or claim inquiries)

State of Michigan BCBSM Customer Service Center	1-800-843-4876
Hearing and speech-impaired customers	
Area codes 248, 313, 586, 734 and 810.....	(313) 225-6903
Area codes 231, 616 and 989.....	(616) 977-8494 or 1-877-977-8494
Area code 517.....	1-800-231-6921
Special servicing numbers	
Anti-fraud hotline	1-800-482-3787
BlueHealthConnection®	1-800-775-BLUE(2583)
Hearing-impaired customers	1-800-240-3050
BlueSafe SM hotline.....	1-877-BLUESAFE (258-3723)
BlueCard®.....	1-800-810-BLUE (2583)
SUPPORT program	1-800-321-8074
Magellan Behavioral Health.....	1-866-503-3158
Express Scripts	1-800-505-2324
MIHR	1-877-766-MIHR (6447)
State of Michigan Office of Retirement Services	(517) 322-5103 or 1-800-381-5111
Medicare	1-800-MEDICARE (633-4227)

Writing

Please send all correspondence to:

State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380 — WRAP
Lansing, MI 48908-0380

For specific eligibility information and assistance, active employees may contact:

Department of Civil Service
MI HR Service Center
P.O. Box 30002
Lansing, MI 48909

For specific eligibility information and assistance, retired employees may contact:

Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671

Walk-in service

BCBSM State of Michigan Customer Service Center
1405 S. Creyts Road
Lansing, MI 48917

Internet

Blue Cross Blue Shield of
 Michigan Home Page
www.bcbsm.com

Anti-fraud
www.bcbsm.com/antifraud

BlueHealthConnection
www.bcbsm.com

State of Michigan
www.michigan.gov



Do you know a child under the age of 19 who could benefit from comprehensive health and dental coverage for just \$5 per month?

If the answer is yes, contact **www.Michigan.gov** or call **1-888-988-6300** to find out if that child qualifies for MIChild.

What is MIChild?

MIChild is a health insurance program for uninsured children of Michigan's working families. Seven health care carriers and three dental care carriers provide comprehensive insurance benefits. Benefits include preventive services, hospitalization, prescriptions, durable medical equipment, dental, hearing and vision services, all for \$5 per month, per family, with no additional co-pays or deductibles when services are rendered within the networks.

*Michigan Department
of Community Health*



Jennifer M. Granholm, Governor
Janet Olszewski, Director



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Eligibility requirements are in part based on:

- U.S. citizenship (some legal immigrants qualify)
- Michigan residency
- Age (under 19)
- Family income
- No other comprehensive health care insurance

Please contact us, as eligibility requirements are based on family circumstances. Seem too good to be true? Go to our Web site **www.Michigan.gov** to apply online, or call **1-888-988-6300** for an application or questions. This call is free.

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State of Michigan Employees

Blue Cross Blue Shield of Michigan
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Detroit, MI 48226-2998

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OF MICHIGAN

How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8:30 a.m. to 4:45 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380

For Your Benefit is published by Blue Cross Blue Shield of Michigan. It is meant to complement the advice of health care professionals and is not intended to take the place of professional medical care.

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